

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 19-23166-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael H. Laska
dba Laska Home Improvements, LLC
124 Todd Avenue
Bellmawr, NJ 08031

Social Security No.:
xxx-xx-8381

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 07/26/2019 and a confirmation hearing on such Plan has been scheduled for 9/11/2019.

The debtor filed a Modified Plan on 12/18/2020 and a confirmation hearing on the Modified Plan is scheduled for 1/27/2021 at 10:00AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: December 21, 2020
JAN:

Jeanne Naughton
Clerk

In re:

Michael H. Laska
Debtor(s)Case No. 19-23166-ABA
Chapter 13

District/off: 0312-1

User: admin

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Date Rcvd: Dec 21, 2020

Form ID: 186

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db	+ Michael H. Laska, 124 Todd Avenue, Bellmawr, NJ 08031-2132
518506240	+ Bonnie Howatt, 2405 Plantation Drive, Glendora NJ 08029-1638
518506241	+ Bonnie Howatt, c/o Robert J. Whitmann, Esquire, 117 N. Black Horse Pike, Suite 6, Runnemede NJ 08078-1629
518374880	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013 Addison, Texas 75001-9013
518588017	+ Mitchell Lee Chambers, Jr., Esq., 602 Little Gloucester Road, Suite 5, Blackwood NJ 08012-5213
518391562	+ SCHILLER, KNAPP, LEFKOWITZ & HERTZEL, LLP, Attorneys for TD Bank, N.A., 30 Montgomery Street, Suite 1205, Jersey City, New Jersey 07302-3835
518410934	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
518336834	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court: Toyota Motor Credit Corp., 5005 N. River Blvd NE, Cedar Rapids, IA 52411-6634
518336833	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
518429665	+ Toyota Motor Credit Corporation, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518380987	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 21 2020 22:09:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 21 2020 22:09:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518336826	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 21 2020 22:39:10	Capital One Bank USA NA, PO BOX 85015, Richmond, VA 23285-5015
518404531	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 21 2020 22:31:23	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518413533	+ Email/Text: bankruptcy@cavps.com	Dec 21 2020 22:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518336828	Email/Text: mrdiscen@discover.com	Dec 21 2020 22:08:00	Discover Bank, ATT: CMS/PROD DEVELOP, PO Box 15316, Wilmington, DE 19850-5316
518348076	Email/Text: mrdiscen@discover.com	Dec 21 2020 22:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518336829	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 21 2020 22:39:04	JPMCB - Card Services, 301 North Walnut Street, Floor 09, Wilmington, DE 19801-3935
518453635	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 21 2020 22:39:23	Portfolio Recovery Associates, LLC, c/o Ebay Mastercard, POB 41067, Norfolk VA 23541
518336830	+ Email/PDF: gecsed@recoverycorp.com	Dec 21 2020 22:38:53	SYNCBPAYPALEXTRASMC, 4125 Windward Plaza, Alpharetta, GA 30005-8738
518338056	+ Email/PDF: gecsed@recoverycorp.com		

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518336831	Email/Text: bankruptcy@td.com	Dec 21 2020 22:34:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518336832	Email/Text: bankruptcy@td.com	Dec 21 2020 22:09:00	TD Bank, PO Box 8400, Lewiston, ME 04243-8400
518460126	Email/Text: bankruptcy@td.com	Dec 21 2020 22:09:00	TD Bank NA, 32 Chestnut Street, Lewiston, ME 04240
		Dec 21 2020 22:09:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzel LLP, 70 Gray Road, Falmouth, ME 04105

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Bonnie Howatt, 2405 Plantation Drive, Glendora, NJ 08029-1638
518584239	*+	Bonnie Howatt, 2405 Plantation Drive, Glendora, NJ 08029-1638
518336827	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USA NA, PO BOX 85015, Richmond, VA 23285-5075

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Eric Clayman	on behalf of Debtor Michael H. Laska jenkins.clayman@verizon.net connor@jenkinsclayman.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph Gunnar Devine, Jr	on behalf of Creditor TD Bank N.A. jdevine@schillernapp.com, kcollins@schillernapp.com;lgadomski@schillernapp.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Mitchell L Chambers, Jr.	on behalf of Creditor Bonnie Howatt ecfbc@comcast.net
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on behalf of Plaintiff Bonnie Howatt ecfbc@comcast.net

Richard Gerbino

on behalf of Creditor TD Bank N.A. rgerbino@schillernapp.com, kcollins@schillernapp.com;lgadomski@schillernapp.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 10